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Ray Berg

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EXAMINER

PORTER, RACHEL L

ART UNIT

PAPER NUMBER

3626

NOTIFICATION DATE

DELIVERY MODE

11/12/2010

ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

Chgpatent@leydig.com

DETAILED ACTION

Notice to Applicant

1. This communication is in response to the amendment filed 2/22/10 and Applicant's response/election filed 6/30/10. Claims 1-12 and 41-45 are pending. Claims 13-40 have been cancelled.

Election/Restrictions

2. Applicant's election with traverse of Group I in the reply filed on 6/30/10 is acknowledged. The traversal is on the ground(s) that there is not a serious burden on the examiner to examine both groups together. At this time, based on the current claim language, Applicant's request for reconsideration of restriction of the last Office action is persuasive and, therefore, the restriction of that action is withdrawn.

Claims 1-12 and 41-45 are pending and will be examined on the merits.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claims 1-12 and 41-15 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

5. Claim 1 currently recites limitation “said insurance policy” in line 9. There is insufficient antecedent basis for this limitation in the claim. Claim 1 does not recite “an insurance policy.”

Claims 2-8 and 41-45 inherit the deficiencies of claim 1 through dependency and are therefore also rejected.

6. Claim 9 currently recites limitation “said insurance policy” in line 10. There is insufficient antecedent basis for this limitation in the claim. Claim 9 does not recite “an insurance policy.”

Claims 10-12 inherit the deficiencies of claim 9 through dependency and are therefore also rejected.

Claim Rejections - 35 USC § 102

7. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

8. Claims 1-12 are rejected under 35 U.S.C. 102(e) as being anticipated by Pillay et al (US 2002/0042763 A1—hereinafter Pillay). The applied reference has a common assignee with the instant application. Based upon the earlier effective U.S. filing date of

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the reference, it constitutes prior art under 35 U.S.C.102(e). This rejection under 35 U.S.C. 102(e) might be overcome either by a showing under 37 CFR 1.132 that any invention disclosed but not claimed in the reference was derived from the inventor of this application and is thus not the invention “by another,” or by an appropriate showing under 37 CFR 1.131.

[claim 1] Pillay discloses a method for providing insurance for losses caused by the misidentification or misrepresentation of the identity of a trading counterpart in an online marketplace transaction to a user, the method comprising the steps of:

- calculating, using a central processing computer, a monetary premium for the insurance based upon risk assessment information accessed through the central processing computer relating to losses associated with the misidentification or misrepresentation of the identity of said trading counterpart; (Figure 4B; par. 72-73, 75-79, 80-81—(410)determination/calculation of premium based upon risk assessment: a risk assessment is performed and based upon information regarding user's clients/trading partners, it is determined whether to offer the user a policy and for how much)
- supplying, by an insurer, said insurance policy to said user; and (par 79-80; 85, Figure 4C)
- receiving said premium by said insurer from said user; (Figure 4C; par. 84-85; 100)

The insurance method/system is used to provide 1) credit analysis of a user's customers (2) insurance against uncollected receivables; (3) monitoring of the user's

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customers; and (4) collections management in the event of non-payment. (pars 7-10).

As such Pillay discloses “a method for providing insurance for losses caused by the misidentification or misrepresentation of the identity of a trading counterpart in an online marketplace transaction to a user.” Non-payment of debts /defaulted loans represent misrepresentation of a trading partner’s identity.

[claim 2] Pillay discloses the method of claim 1, wherein said premium is calculated by assessing at least one of a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction or any combination thereof (par. 58-59, 70, 81)

[claim 3] Pillay discloses the method of claim 1, wherein said premium is calculated by assessing information comprising a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction. (par. 58-59, 70,78 81-82)

[claim 4] Pillay discloses the method of claim 1, wherein said premium is calculated by assessing a credit score of said trading counterpart, wherein said credit score is calculated by analyzing at least one of the nature of said trading counterpart's business, profitability of said trading counterpart, indebtedness of said trading counterpart and

payment history of said trading counterpart in previous said transactions or any combination thereof (par. 58-59, 64 (credit quote and credit ratings provided), 70, 78,88-89)

[claim 5] Pillay discloses the method of claim 1 further comprising:

- supplying, by the insurer, an additional insurance policy to said user, said insurance for providing assurance to a user of the financial ability of a trading counterpart to enter into an online marketplace transaction, said additional insurance policy includes a predetermined monetary premium payable to said insurer; (par 112-114)
- receiving said second premium by said insurer from said user; and (par. 100)
- paying by said insurer, in accordance with terms of said insurance policy, benefits of said second insurance policy resulting from the financial inability of a trading counterpart to enter and complete said transaction, to said user between a second policy inception date and a second policy termination date. (par. 84-85,112—
Examiner interprets inability to pay as a misrepresentation of a customer/trading counterpart)

[claim 6] Pillay discloses the method of claim 5, wherein said second premium is calculated by assessing at least one of a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction. (par. 58-59, 70, 81; 112-114)

[claim 7] Pillay discloses method of claim 5, wherein said premium is calculated by assessing information comprising a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction. (par. 58-59, 70,78 81-82)

[claim 8] Pillay discloses the method of claim 5, wherein said premium is calculated by assessing a credit score of said trading counterpart, wherein said credit score is calculated by analyzing at least one of the nature of said trading counterpart's business, profitability of said trading counterpart, indebtedness of said trading counterpart and payment history of said trading counterpart in previous said transactions or any combination thereof. (par. 58-59, 64 (credit quote and credit ratings provided), 70, 78,88-89)

[claim 9] Pillay discloses a method for providing insurance to a user for losses caused by the misidentification or misrepresentation of the identity of a trading counterpart in an online marketplace transaction or by the financial inability of said trading counterpart to enter and complete said transaction, (pars 7-10), the method comprising the steps of:

- calculating, using a central processing computer a monetary premium based upon risk assessment information accessed through the central processing computer

relating to losses associated with the misidentification or misrepresentation of the identity of said trading counterpart and to losses associated with the financial inability of said trading counterpart to enter and complete said transaction; Figure 4B; par. 72-73, 75-79, 80-81—(410)determination/calculation of premium based upon risk assessment: a risk assessment is performed and based upon information regarding user's clients/trading partners, it is determined whether to offer the user a policy and for how much)

- supplying, by an insurer, said insurance policy to a said user; and (par 79-80; 85, Figure 4C)
- receiving said premium by said insurer from said user. (Figure 4C; par. 84-85; 100)

The insurance method/system of Pillay is used to provide 1) credit analysis of a user's customers (2) insurance against uncollected receivables; (3) monitoring of the user's customers; and (4) collections management in the event of non-payment. (par. 7-10). (reads on method for providing insurance to a user for losses caused by the misidentification or misrepresentation of the identity of a trading counterpart in an online marketplace transaction or by the financial inability of said trading counterpart to enter and complete said transaction. Non-payment of debts /defaulted loans represent misrepresentation of a trading partner's identity.

[claim 10] Pillay discloses the method of claim 9, wherein said premium is calculated by assessing at least one of a credit score of said trading counterpart, an amount and

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type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction or any combination thereof. (par. 58-59, 70, 81)

[claim 11] Pillay discloses the method of claim 9, wherein said premium is calculated by assessing information comprising a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction. (par. 58-59, 70,78 81-82)

[claim 12] Pillay disclose the method of claim 9, wherein said premium is calculated by assessing a credit score of said trading counterpart, wherein said credit score is calculated by analyzing at least one of the nature of said trading counterpart's business, profitability of said trading counterpart, indebtedness of said trading counterpart and payment history of said trading counterpart in previous said transactions or any combination thereof. (par. 58-59, 64 (credit quote and credit ratings provided), 70, 78,88-89)

[claims 41-45] As per the limitations of newly added claims 41-45 see Pillay page 6, par. 88-89.

Response to Arguments

9. Applicant's arguments submitted 2/22/2010 have been considered but are not persuasive.

(A) Applicant argues that Pillay does not disclose the newly added claim limitations, including a step of calculating a premium.

In response, the Examiner respectfully disagrees with the Applicant's interpretation of the prior art. Pillay discloses calculating a premium as explained in the current prior art rejection. See also Figure 4B, (410).

(B) Applicant argues that the Pillay reference does not relate to applicant's invention. In particular, applicant argues that the reference does not disclose insuring against financial losses resulting from the misidentification or misrepresentation of a trading counterparty.

In response, the Examiner respectfully disagrees with Applicant's narrow interpretation of the Pillay reference. Pillay discloses method for providing trade credit information and/or trade credit insurance information which can provide information regarding the creditworthiness of a trading counterpart or customer as well as information for providing a trade credit insurance policy or product.. (par. 2) The system and method is for the underwriting, generation, delivery and claims processing of or for trade credit insurance policies. (par. 28,48)

Pillay further discloses the process by which claims submission and payment to the insured takes place. (par. 100, 112, Figures 6A-B)

The current claim language states that payment results from a misidentified or misrepresented identity of a trading counterparty. Pillay discloses an insurance method/system that provides (1) credit analysis of a user's customers (2) insurance against uncollected receivables; (3) monitoring of the user's customers; and (4) collections management in the event of non-payment. (par. 7-10).

Applicant argues that the inability to pay for or complete a financial transaction is always separate from "misidentity or misrepresentation." However, the Examiner respectfully disagrees. It is respectfully submitted that party/entity has misrepresented or misidentified itself and its resources (or has been misrepresented/misidentified) when it receives services or goods with an obligation to pay for said goods and services (i.e. the extension of credit), then fails to do so. Applicant's current claim language does not preclude this situation. Therefore, the prior art anticipates the claimed invention.

Conclusion

10. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- Sagalow (WO97/40460) discloses an electronic out-trade insurance system in which a user specifies an insurance profile and a premium quote is calculated.

11. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP

§ 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to RACHEL L. PORTER whose telephone number is (571)272-6775. The examiner can normally be reached on M-F, 10-6:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Robert Morgan can be reached on (571) 272-6773. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/R. L. P./
Examiner, Art Unit 3626

/C. Luke Gilligan/
Primary Examiner, Art Unit 3626